

Zurich Integrated Products

Environmental liability solutions

Zurich's environmental liability offering serves your customers with revenues up to \$25 million.

Zurich Integrated Products (ZIP), which targets the needs of businesses with revenues up to \$25 million, now brings environmental expertise to commercial customers in between the small-to-middle market segments.

At ZIP, we understand the types of environmental risks our customers face and can recommend liability insurance programs to help address a customer's specialized risk profile. In the long run, an insurer's insurance coverage is only as good as its financial strength. Projects may span more than a decade or only several months, but liabilities associated with such projects may last a customer's lifetime.

Businesses with environmental exposures need the insurance coverage of an insurer that has the longevity of Zurich in North America, whose financial strength* gives us the ability to weather business cycles that have driven others from the market. This longevity helps give our customers the long-term assurance they need to take on projects that present new and challenging risks and opportunities.

Product choices

ZIP currently features four environmental liability product offerings:

- Site-Specific Pollution Liability
- CGL and Site-Specific Pollution Liability

- Contractor's Pollution Liability
- CGL, Contractor's Pollution and Professional Liability

Site-Specific Coverage using Z Choice™

Often a property may be impacted by actual or suspected pollution due to its past or current use or its location. Zurich's Z Choice can be an effective risk management tool to help transfer specified pollution liability risk to an insurer with an A. M. Best Rating of A (stable).*

Z Choice offers a menu selection format with the following key features:

- On-site or off-site coverage for cleanup costs
- On-site or off-site coverage for third-party bodily injury and property damage
- Natural resource damage coverage
- Scheduled non-owned or operated site coverage
- Transportation of materials coverage
- Additional Insured coverage
- Assignment of policy with our consent

For more information
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Commercial General Liability and Site-Specific Pollution Liability using Z Link™

Z link integrates CGL insurance with site-specific pollution and other liability coverage (such as products pollution) into a single policy form. Z Link helps customers seamlessly combine CGL with customized environmental liability components to assist them in responding to their unique environmental needs. Z Link also helps reduce confusion that may result from multiple carriers and policies.

Z Link offers the following key features:

- **Additional coverage:** Complementing the CGL, the policy covers against environmental loss typically for a smaller incremental cost.
- **Ease of use:** The declarations page quickly highlights coverages, at a glance.
- **Flexibility:** Easy to add or delete optional pollution coverage to the core business interruption, property damage, off-site cleanup and natural resource damage coverage as the customer's needs change.
- **Cost efficiency:** Customers pay for the coverages they choose, whether it is time element coverage, or more robust coverage for both sudden and gradual pollution events, non-owned locations, transportation liability or fungus/spore events. In addition, other coverage options include incidental contractor's pollution liability, first-party on-site cleanup coverage, fines and penalties (where insurable by law), product recall, incidental professional liability and more.
- **Customer service:** a local point of contact and dedicated claims specialists who have a proven track record of dealing with pollution events.

Z Choice and Z Link appetite

ZIP's Environmental unit has a broad appetite for companies and organizations with revenues up to \$25 million, except chemical-related industries and waste treatment, storage and disposal facilities.

Contractor's Pollution Liability (CPL)

Our environmental liability coverage for contractors is among the broadest in the industry. Zurich's CPL policy provides coverage for third-party claims filed against an insured contractor, alleging loss as a result of pollution events arising out of covered operations performed by or on behalf of the contractor at project sites. Coverage is available on a claims-made or occurrence type basis. This coverage has insured contractors in areas of operation as diverse as asbestos/lead abatement, demolition, electrical, excavation/grading, plumbing, masonry, painting, roofing, DOD & DOE, transformer/PCBs, general contracting, environmental remediation, drilling, emergency response, industrial cleaning/maintenance, lab packing, mechanical, paving, Superfund, storage tank and utility services.

Environmental Services Package Policy (ESP)

Zurich's ESP Policy is one-stop coverage for contractors/consultants. It provides seamless coverage by combining elements of:

- Commercial General Liability coverage – occurrence-based.
- Contractor's pollution liability for third-party claims caused by a pollution event arising out of covered operations performed by or on behalf of the insured at a project site.
- Professional liability coverage for acts, errors or omissions of the insured can be added to the policy on a claims-made basis.

Coverage highlights

- No exclusions for asbestos, lead, underground storage tanks, Superfund or radioactive matter
- Optional coverage for professional liability
- Optional coverage for many CGL endorsements
- Optional coverage for pollution transportation, non-owned disposal sites, project-specific coverage when professional liability is included

CPL and ESP appetite

Our CPL and ESP appetite includes contractors with revenues up to \$10 million and operations that include up to 25 percent environmental work.

Advantages for brokers

With Zurich Integrated Products, you and your customers will benefit from:

- Simplified electronic submission process
- Significantly reduced quotation turn-around time
- Broad risk appetite
- More comprehensive coverage
- Unrivaled claim and litigation management resources
- Exceptional security in financial strength and stability*

**Ratings as of September 30, 2009. See ratings section at www.zurichna.com for ratings and financial information about Zurich American Insurance Company.*

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